

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Carline Elysee  
 Debtor

Case No. 19-11901-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db	+Carline Elysee, 5217 Westford Road, Philadelphia, PA 19120-3618
14295850	+Bank Of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413
14396016	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14295857	+MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
14295856	+MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400
14295860	+PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
14295861	+PNC Bank, National Association, Po Box 94982, Cleveland OH 44101-4982
14295859	+Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
14295862	+Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982
14370314	+US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005-1243
14295867	+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	EDI: BTPDERSHAW.COM Jan 11 2020 08:23:00	TERRY P. DERSHAW, Dershaw Law Offices,
	P.O. Box 556, Warminster, PA 18974-0632	
smg	E-mail/Text: megan.harper@phila.gov Jan 11 2020 03:37:38	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2020 03:36:43	
	Pennsylvania Department of Revenue, Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2020 03:37:29	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250,	615 Chestnut Street, Philadelphia, PA 19106-4404
14295849	+EDI: AMEREXPR.COM Jan 11 2020 08:23:00	Amex/Bankruptcy, Correspondence, Po Box 981540,
	El Paso, TX 79998-1540	
14295851	+EDI: TSYS2.COM Jan 11 2020 08:23:00	Barclays Bank Delaware, Attn: Correspondence,
	Po Box 8801, Wilmington, DE 19899-8801	
14295852	+EDI: CITICORP.COM Jan 11 2020 08:23:00	Citibank/The Home Depot,
	Attn: Recovery/Centralized Bankruptcy, Po Box 790034,	St Louis, MO 63179-0034
14295853	+EDI: CITICORP.COM Jan 11 2020 08:23:00	Citicards Cbna, Citi Bank, Po Box 6077,
	Sioux Falls, SD 57117-6077	
14295854	+EDI: WFNNB.COM Jan 11 2020 08:23:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,
	Po Box 182125, Columbus, OH 43218-2125	
14295855	+EDI: WFNNB.COM Jan 11 2020 08:23:00	Comenitybank/New York, Attn: Bankruptcy Dept,
	Po Box 182125, Columbus, OH 43218-2125	
14414407	EDI: Q3G.COM Jan 11 2020 08:23:00	Department Stores National Bank, c/o Quantum3 Group LLC,
	Po Box 657, Kirkland, WA 98083-0657	
14372021	EDI: Q3G.COM Jan 11 2020 08:23:00	Quantum3 Group LLC as agent for, MOMA Trust LLC,
	Po Box 788, Kirkland, WA 98083-0788	
14295863	+EDI: RMSC.COM Jan 11 2020 08:23:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060,
	Orlando, FL 32896-5060	
14296608	+EDI: RMSC.COM Jan 11 2020 08:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC,
	Po Box 41021, Norfolk, VA 23541-1021	
14297117	+EDI: RMSC.COM Jan 11 2020 08:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC,
	Po Box 41021, Norfolk, VA 23541-1021	
14295864	+EDI: RMSC.COM Jan 11 2020 08:23:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
	Po Box 965061, Orlando, FL 32896-5061	
14295865	+EDI: RMSC.COM Jan 11 2020 08:23:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept,
	Po Box 965060, Orlando, FL 32896-5060	
14295866	+EDI: RMSC.COM Jan 11 2020 08:23:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
	Po Box 965060, Orlando, FL 32896-5060	

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14295858\* +MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Carline Elysee dmo160west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com/7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Carline Elysee</u>	Social Security number or ITIN	<b>xxx-xx-2612</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-11901-jkf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carline Elysee  
aka Carline Schneider

1/9/20

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**